Appendix F

Top 10 Insurance Companies by Line of Business in Washington 2006

- Accident and Health
- **■** Annuities
- Life
- Property and Casualty
- Title

Office of Insurance Commissioner 2006 Washington Market Share and Loss Ratio Line of Business: Accident and Health

Top 10 Authorized Companies or Groups of Companies Zero Premium Companies Excluded

nk Group Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1 GROUP HEALTH COOP									
Group Health Options Inc	47055	WA	HCSC	\$390,808	3.39%	\$390,808	\$336,461	86.09%	99,407
Group HIth Cooperative	95672	WA	HMO	\$1,790,412	15.55%	\$1,790,412	\$1,927,292	107.65%	400,867
KPS Health Plans	53872	WA	HCSC	\$138,008	1.20%	\$138,008	\$113,936	82.56%	43,106
	Group Totals		_	\$2,319,228	20.14%	\$2,319,228	\$2,377,689	102.52%	543,380
2 REGENCE GRP									
Asuris Northwest Health	47350	WA	HCSC	\$132,388	1.15%	\$131,636	\$113,280	86.06%	71,826
Regence BCBS of OR	54933	OR	HCSC	\$58,357	0.51%	\$59,462	\$51,341	86.34%	22,703
Regence Blue Shield	53902	WA	HCSC	\$1,956,728	17.00%	\$1,967,975	\$1,582,480	80.41%	945,954
Regence Blueshield Of ID Inc	60131	ID	L&D	\$5,691	0.05%	\$5,596	\$4,690	83.80%	1,620
Regence Life & Health Ins Co	97985	OR	L&D	\$30,025	0.26%	\$29,982	\$8,654	28.87%	
	Group Totals			\$2,183,189	18.96%	\$2,194,652	\$1,760,445	80.23%	1,042,103
3 PREMERA BLUE CROSS GRP									
Lifewise Assur Co	94188	WA	L&D	\$18,029	0.16%	\$18,075	\$6,989	38.67%	
LifeWise Health Plan of WA	52633	WA	HCSC	\$180,253	1.57%	\$180,709	\$132,755	73.46%	85,729
Premera Blue Cross	47570	WA	HCSC	\$1,972,961	17.14%	\$1,966,256	\$1,601,257	81.44%	628,578
	Group Totals			\$2,171,243	18.86%	\$2,165,039	\$1,741,001	80.41%	714,307
4 UNITEDHEALTH GRP									
American Medical Security Life Inst	Co 97179	WI	L&D	\$14	0.00%	\$14	\$15	106.15%	
Golden Rule Ins Co	62286	IN	L&D	\$107	0.00%	\$106	\$92	86.63%	
Pacificare Life & Health Ins Co	70785	IN	L&D	\$64,306	0.56%	\$62,677	\$52,329	83.49%	
Pacificare Life Assur Co	84506	CO	L&D	\$96,660	0.84%	\$96,221	\$80,983	84.16%	
Pacificare of WA Inc	48038	WA	HCSC	\$523,341	4.55%	\$515,923	\$405,676	78.63%	62,159
Unimerica Ins Co	91529	WI	L&D	\$82	0.00%	\$83	\$0	0.00%	
United Healthcare Ins Co	79413	CT	L&D	\$249,261	2.16%	\$248,719	\$201,150	80.87%	
	Group Totals			\$933,773	8.11%	\$923,744	\$740,245	80.14%	62,159
5 MOLINA HEALTHCARE INC									
Molina Healthcare of WA Inc	96270	WA	НМО	\$612,028	5.32%	\$613,750	\$475,494	77.47%	281,356
	Group Totals			\$612,028	5.32%	\$613,750	\$475,494	77.47%	281,356
6 COMMUNITY HEALTH PLAN OF WA									
Community Health Plan of WA	47049	WA	HCSC	\$464,786	4.04%	\$464,786	\$407,772	87.73%	224,686
	Group Totals		_	\$464,786	4.04%	\$464,786	\$407,772	87.73%	224,686

Office of Insurance Commissioner

2006 Washington Market Share and Loss Ratio Line of Business: Accident and Health

Top 10 Authorized Companies or Groups of Companies Zero Premium Companies Excluded

Rank Group Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
7 KAISER FOUNDATION									
Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$376,252	3.27%	\$376,252	\$363,176	96.52%	87,416
Kaiser Permanente HIth Alternatives	47033	OR	HCSC	\$12,646	0.11%	\$12,646	\$12,358	97.72%	17,668
Grou	p Totals		_	\$388,898	3.38%	\$388,898	\$375,534	96.56%	105,084
8 WASHINGTON DENTAL SERVICE									
Washington Dental Service	47341	WA	HCSC	\$358,097	3.11%	\$357,624	\$313,404	87.64%	884,467
Grou	p Totals		_	\$358,097	3.11%	\$357,624	\$313,404	87.64%	884,467
9 AETNA									
Aetna Health Inc	47060	WA	HCSC	\$36,152	0.31%	\$36,157	\$30,162	83.42%	9,693
Aetna Life Ins Co	60054	CT	L&D	\$179,962	1.56%	\$179,510	\$149,135	83.08%	
Grou	p Totals		_	\$216,114	1.88%	\$215,667	\$179,297	83.14%	9,693
10 UNUMPROVIDENT CORP GRP									
Colonial Life & Accident Ins Co	62049	SC	L&D	\$5,930	0.05%	\$5,977	\$2,833	47.40%	
Paul Revere Life Ins Co	67598	MA	L&D	\$6,384	0.06%	\$6,774	\$8,493	125.37%	
Provident Life & Accident Ins Co	68195	TN	L&D	\$13,914	0.12%	\$14,466	\$14,804	102.34%	
Provident Life & Cas Ins Co	68209	TN	L&D	\$85	0.00%	\$85	\$11	13.19%	
Unum Life Ins Co Of Amer	62235	ME	L&D	\$103,125	0.90%	\$103,462	\$52,921	51.15%	
Grou	p Totals		_	\$129,439	1.12%	\$130,763	\$79,062	60.46%	
Top 10 Gro	up Total			\$9,776,795	84.92%	\$9,774,150	\$8,449,942	86.45%	3,867,235
All Other Cor	mpanies			\$1,736,678	15.08%	\$1,702,479	\$1,181,116	69.38%	756,290
ו	otals(4)		-	\$11,513,472	100.00%	\$11,476,629	\$9,631,058	83.92%	4,623,525

⁽¹⁾L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC, F=Fraternal, MEWA=Multiple Employer Welfare Arrangement

⁽²⁾Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue.

⁽³⁾ Enrollment only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington.

State of Washington Office of Insurance Commissioner 2006 Washington Market Share Line of Business: Life - Annuities

Top 10 Authorized Companies or Groups of Companies Zero Premium Companies Excluded

All Dollars in Thousands

Group Name		NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1 ING America Ins Holding Grp									
Ing Life Ins & Annuity Co		86509	CT	\$3,481	\$0	\$146,211	\$0	\$149,691	4.48
ING USA Annuity and Life Ins Co)	80942	IA	\$121,832	\$0	\$2,150	\$0	\$123,981	3.7
Reliastar Life Ins Co		67105	MN	\$8,682	\$0	\$5,933	\$0	\$14,615	0.44
Reliastar Life Ins Co Of NY		61360	NY	\$13	\$0	\$0	\$0	\$13	0.00
Security Life Of Denver Ins Co		68713	CO	\$1	\$0	\$0	\$0	\$1	0.00
	Group Totals			\$134,009	\$0	\$154,293	\$0	\$288,301	8.6
2 PRUDENTIAL OF AMER									
American Skandia Life Assur Cor	р	86630	CT	\$120,861	\$0	\$5,597	\$0	\$126,458	3.7
Pruco Life Ins Co		79227	AZ	\$7,246	\$0	\$0	\$0	\$7,246	0.2
Prudential Ins Co Of Amer		68241	NJ _	\$334	\$0	\$128,607	\$0	\$128,941	3.8
	Group Totals			\$128,441	\$0	\$134,204	\$0	\$262,644	7.8
3 METROPOLITAN GRP									
General American Life Ins Co		63665	MO	\$13	\$0	\$0	\$0	\$13	0.0
Metlife Ins Co of CT		87726	CT	\$3,459	\$0	\$1,154	\$0	\$4,613	0.1
MetLIfe Investors Ins Co		93513	MO	\$43,146	\$0	\$0	\$0	\$43,146	1.2
MetLife Investors USA Ins Co		61050	DE	\$101,089	\$0	\$28	\$0	\$101,117	3.0
Metlife Life & Annuity Co of CT		80950	CT	\$10,759	\$0	\$0	\$0	\$10,759	0.3
Metropolitan Life Ins Co		65978	NY	\$44,298	\$0	\$31,297	\$0	\$75,595	2.2
Metropolitan Tower Life Ins Co		97136	DE	\$6	\$0	\$0	\$0	\$6	0.0
New England Life Ins Co		91626	MA	\$2,848	\$0	\$0	\$0	\$2,848	0.0
	Group Totals			\$205,619	\$0	\$32,479	\$0	\$238,097	7.1
4 AMERICAN INTRNL GRP									
AIG Annuity Ins Co		70432	TX	\$107,884	\$0	\$0	\$0	\$107,884	3.2
AIG Life Ins Co		66842	DE	\$1,291	\$0	\$168	\$0	\$1,459	0.0
AIG SunAmerica Life Assur Co		60941	AZ	\$54,604	\$0	\$2,800	\$0	\$57,404	1.7
American Gen Life & Acc Ins Co		66672	TN	\$5	\$0	\$0	\$0	\$5	0.0
American Gen Life Ins Co		60488	TX	\$7,565	\$0	\$0	\$0	\$7,565	0.2
American Intl Life Assr Co NY		60607	NY	\$22	\$0	\$1	\$0	\$22	0.0
Sunamerica Life Ins Co		69256	ΑZ	\$35	\$0	\$0	\$0	\$35	0.0
Variable Annuity Life Ins Co		70238	TX	\$22,531	\$0	\$28,418	\$0	\$50,949	1.5
	Group Totals		_	\$193,935	\$0	\$31,388	\$0	\$225,323	6.7
5 NEW YORK LIFE GRP									
New York Life Ins & Annuity Corp		91596	DE	\$186,384	\$0	\$0	\$0	\$186,384	5.5
New York Life Ins Co		66915	NY	\$1,189	\$0	\$20,945	\$0	\$22,134	0.6
	Group Totals		_	\$187,573	\$0	\$20,945	\$0	\$208,518	6.2
6 TIAA FAMILY OF CO									
Teachers Ins & Ann Assoc Of An	ner	69345	NY	\$131,217	\$0	\$61,950	\$0	\$193,168	5.7
TIAA Cref Life Ins Co		60142	NY	\$3,989	\$0	\$0	\$0	\$3,989	0.1
	Group Totals		-	\$135,207	\$0	\$61,950	\$0	\$197,157	5.9 ⁻
right 1000 2007 National Association of			All Distant		•		•		04/26/200

Copyright 1990 - 2007 National Association of Insurance Commissioners. All Rights Reserved.

State of Washington Office of Insurance Commissioner 2006 Washington Market Share Line of Business: Life - Annuities

Top 10 Authorized Companies or Groups of Companies Zero Premium Companies Excluded

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
	7 American Financial Grp								
	Annuity Investors Life Ins Co	93661	OH	\$10,421	\$0	\$50	\$0	\$10,471	0.31%
	Continental General Ins Co	71404	NE	\$31	\$0	\$0	\$0	\$31	0.00%
	Great American Life Ins Co	63312	OH	\$163,568	\$0	\$1,355	\$0	\$164,923	4.94%
	Loyal American Life Ins Co	65722	OH	\$571	\$0	\$0	\$0	\$571	0.02%
	Group T	otals	_	\$174,591	\$0	\$1,405	\$0	\$175,996	5.27%
	8 LINCOLN NATL								
	Jefferson Pilot Financial Ins Co	70254	NE	\$17	\$0	\$4	\$0	\$21	0.00%
	Jefferson Pilot Life Ins Co	67865	NC	\$14,078	\$0	\$125	\$0	\$14,203	0.43%
	Jefferson Pilot Lifeamerica Ins Co	62057	NJ	\$1,273	\$0	\$0	\$0	\$1,273	0.04%
	Lincoln Natl Life Ins Co	65676	IN	\$116,995	\$0	\$40,344	\$0	\$157,339	4.71%
	Group T	otals	_	\$132,363	\$0	\$40,474	\$0	\$172,836	5.18%
	9 Ameriprise Financial Grp								
	RiverSource Life Ins Co	65005	MN	\$164,968	\$0	\$1,227	\$0	\$166,195	4.98%
	Group T	otals	_	\$164,968	\$0	\$1,227	\$0	\$166,195	4.98%
	10 JACKSON NATL GRP								
	Jackson Natl Life Ins Co	65056	MI	\$164,041	\$0	\$255	\$0	\$164,296	4.92%
	Group T	otals	_	\$164,041	\$0	\$255	\$0	\$164,296	4.92%
	Top Group T	otals		\$1,620,746	\$0	\$478,618	\$0	\$2,099,364	62.88%
	All Other Compa	anies		\$1,090,749	\$0	\$148,340	\$0	\$1,239,089	37.12%
	Т	otals		\$2,711,495	\$0	\$626,958	\$0	\$3,338,453	100.00%

State of Washington Office of Insurance Commissioner 2006 Washington Market Share Line of Business: Life - Life Insurance

Top 10 Authorized Companies or Groups of Companies Zero Premium Companies Excluded

Rank	Group Name		NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
	1 METROPOLITAN GRP									
	General American Life Ins Co		63665	MO	\$7,960	\$0	\$0	\$0	\$7,960	0.36%
	Metlife Ins Co of CT		87726	CT	\$1,599	\$0	\$0	\$0	\$1,599	0.07%
	MetLIfe Investors Ins Co		93513	MO	\$25	\$0	\$0	\$0	\$25	0.00%
	MetLife Investors USA Ins Co		61050	DE	\$4,427	\$0	\$0	\$0	\$4,427	0.20%
	Metlife Life & Annuity Co of CT		80950	CT	\$6,249	\$0	\$0	\$0	\$6,249	0.28%
	Metropolitan Life Ins Co		65978	NY	\$32,695	\$0	\$413,178	\$0	\$445,873	20.26%
	Metropolitan Tower Life Ins Co		97136	DE	\$1,728	\$0	\$0	\$0	\$1,728	0.08%
	New England Life Ins Co		91626	MA	\$3,775	\$0	\$3	\$0	\$3,778	0.17%
	Texas Life Ins Co		69396	TX	\$418	\$0	\$0	\$0	\$418	0.02%
		Group Totals			\$58,875	\$0	\$413,181	\$0	\$472,056	21.45%
	2 NEW YORK LIFE GRP									
	New York Life Ins & Annuity Corp		91596	DE	\$82,443	\$0	\$378	\$0	\$82,821	3.76%
	New York Life Ins Co		66915	NY	\$77,578	\$0	\$12,882	\$0	\$90,461	4.11%
	NYLife Ins Co Of AZ		81353	ΑZ	\$3,111	\$0	\$0	\$0	\$3,111	0.14%
		Group Totals			\$163,132	\$0	\$13,260	\$0	\$176,393	8.01%
	3 NORTHWESTERN MUT									
	Northwestern Mut Life Ins Co		67091	WI	\$112,269	\$0	\$0	\$0	\$112,269	5.10%
		Group Totals			\$112,269	\$0	\$0	\$0	\$112,269	5.10%
	4 JOHN HANCOCK GRP					•	•	·		
	John Hancock Life Ins Co		65099	MA	\$5,895	\$0	\$14	\$0	\$5,909	0.27%
	John Hancock Life Ins Co (USA)		65838	MI	\$42,331	\$0	\$0	\$0	\$42,331	1.92%
	John Hancock Variable Life Ins Co		90204	MA	\$32,241	\$0	\$0	\$0	\$32,241	1.46%
	Manulife Ins Co		93610	DE	\$26	\$0	\$0	\$0	\$26	0.00%
		Group Totals			\$80,493	\$0	\$14	\$0	\$80,507	3.66%
	5 PRUDENTIAL OF AMER									
	American Skandia Life Assur Corp		86630	CT	\$231	\$0	\$0	\$0	\$231	0.01%
	Pruco Life Ins Co		79227	ΑZ	\$19,831	\$0	\$0	\$0	\$19,831	0.90%
	Prudential Ins Co Of Amer		68241	NJ	\$26,131	(\$4)	\$33,964	\$0	\$60,091	2.73%
		Group Totals			\$46,193	(\$4)	\$33,964	\$0	\$80,152	3.64%
	6 ING America Ins Holding Grp									
	Ing Life Ins & Annuity Co		86509	CT	\$1,967	\$0	\$93	\$0	\$2,060	0.09%
	ING USA Annuity and LIfe Ins Co		80942	IA	\$3,031	\$0	\$0	\$0	\$3,031	0.14%
	Midwestern United Life Ins Co		66109	IN	\$26	\$0	\$0	\$0	\$26	0.00%
	Reliastar Life Ins Co		67105	MN	\$16,313	\$0	\$29,382	\$0	\$45,695	2.08%
	Reliastar Life Ins Co Of NY		61360	NY	\$375	\$0	\$32	\$0	\$407	0.02%
	Security Life Of Denver Ins Co		68713	CO	\$11,329	\$0	\$115	\$0	\$11,443	0.52%
		Group Totals			\$33,040	\$0	\$29,622	\$0	\$62,662	2.85%

State of Washington Office of Insurance Commissioner 2006 Washington Market Share Line of Business: Life - Life Insurance

Top 10 Authorized Companies or Groups of Companies Zero Premium Companies Excluded

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
	7 LINCOLN NATL								
	First Penn Pacific Life Ins Co	67652	IN	\$3,861	\$0	\$6	\$0	\$3,866	0.18%
	Jefferson Pilot Financial Ins Co	70254	NE	\$6,424	\$0	\$6,898	\$0	\$13,322	0.61%
	Jefferson Pilot Life Ins Co	67865	NC	\$11,594	\$0	\$1	\$0	\$11,595	0.53%
	Jefferson Pilot Lifeamerica Ins Co	62057	NJ	\$16	\$0	\$0	\$0	\$16	0.00%
	Lincoln Natl Life Ins Co	65676	IN	\$29,302	\$0	\$7	\$0	\$29,309	1.33%
	Group Tot	als	_	\$51,197	\$0	\$6,912	\$0	\$58,109	2.64%
	8 Aegon US Holding Grp			, ,		, ,			
	Life Investors Ins Co Of Amer	64130	IA	\$2,584	\$617	\$1,654	\$0	\$4,856	0.22%
	Monumental Life Ins Co	66281	MD	\$3,401	\$0	\$228	\$1	\$3,630	0.16%
	Peoples Benefit Life Ins Co	66605	IA	\$320	\$0	\$226	\$0	\$546	0.02%
	Stonebridge Life Ins Co	65021	VT	\$1,400	\$98	\$222	\$0	\$1,720	0.08%
	Transamerica Financial Life Ins Co	70688	NY	\$42	\$0	\$3	\$0	\$45	0.00%
	Transamerica Life Ins Co	86231	IA	\$4,256	\$0	\$269	\$0	\$4,525	0.21%
	Transamerica Occidental Life Ins Co	67121	IA	\$30,592	\$0	\$34	\$0	\$30,626	1.39%
	Veterans Life Ins Co	81027	IL	\$213	\$0	\$210	\$0	\$423	0.02%
	Western Reserve Life Assur Co of OH	91413	OH	\$10,191	\$0	\$0	\$0	\$10,191	0.46%
	Group Tot	als	_	\$52,999	\$715	\$2,848	\$1	\$56,562	2.57%
	9 AETNA								
	Aetna Life Ins Co	60054	CT	\$712	\$0	\$55,240	\$0	\$55,952	2.54%
	Group Tot	als	_	\$712	\$0	\$55,240	\$0	\$55,952	2.54%
	I0 STATE FARM IL			,	, -	, ,	• •	, ,	
	State Farm Life Ins Co	69108	IL	\$50,637	\$0	\$356	\$0	\$50,993	2.32%
	Group Tot	als	_	\$50,637	\$0	\$356	\$0	\$50,993	2.32%
	Top Group Tot	als		\$649,546	\$711	\$555.397	\$1	\$1,205,655	54.78%
	All Other Compan	ies		\$793,263	\$15.897	\$186,142	\$8	\$995.310	45.22%
	Tot	als		\$1,442,809	\$16,608	\$741,539	\$9	\$2,200,965	100.00%

Office of Insurance Commissioner

Top 10 Authorized Companies or Groups of Companies

2006 Washington Market Share and Loss Ratio

Line of Business: Property and Casualty Totals (excludes Accident and Health)

Zero P	remium and Loss Companies Excluded	Line of	Line of Business: Property and Casualty Totals (excludes Accident and Health)							
Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio		
	1 ZURICH INS GRP									
	American Federation Ins Co	43699	FL	\$1,798	0.02%	\$1,817	\$1,263	69.53%		
	American Guarantee & Liability Ins	26247	NY	\$22,339	0.28%	\$21,458	\$23,833	111.07%		
	American Zurich Ins Co	40142	IL	\$4,069	0.05%	\$4,683	\$3,761	80.31%		
	Assurance Co Of Amer	19305	NY	\$10,181	0.13%	\$10,099	\$14,972	148.25%		
	Colonial American Cas & Surety Co	34347	MD	\$1,971	0.02%	\$1,932	\$297	15.36%		
	Empire Fire & Marine Ins Co	21326	NE	\$10,407	0.13%	\$10,422	\$4,692	45.02%		
	Farmers Ins Co Of WA	21644	WA	\$537,980	6.62%	\$527,584	\$377,283	71.51%		
	Farmers Ins Exch	21652	CA	\$58,076	0.72%	\$58,012	\$34,886	60.14%		
	Fidelity & Deposit Co Of MD	39306	MD	\$13,479	0.17%	\$13,059	\$1,790	13.71%		
	Foremost Ins Co	11185	MI	\$27,447	0.34%	\$27,736	\$11,344	40.90%		
	Foremost Property & Cas Ins Co	11800	MI	\$4,942	0.06%	\$4,718	\$3,215	68.14%		
	Foremost Signature Ins Co	41513	MI	\$32,105	0.40%	\$30,904	\$19,602	63.43%		
	Maryland Cas Co	19356	MD	\$12,377	0.15%	\$12,183	\$22,568	185.25%		
	Mid-Century Ins Co	21687	CA	\$83,719	1.03%	\$81,751	\$60,280	73.74%		
	Northern Ins Co Of NY	19372	NY	\$1,834	0.02%	\$1,826	(\$704)	(38.53)%		
	Truck Ins Exch	21709	CA	\$45,685	0.56%	\$44,859	\$19,940	44.45%		
	Universal Underwriters Ins Co	41181	KS	\$31,112	0.38%	\$28,120	\$14,324	50.94%		
	Zurich American Ins Co	16535	NY	\$51,276	0.63%	\$53,405	\$26,242	49.14%		
		Group Totals		\$950,795	11.71%	\$934,569	\$639,589	68.60%		
	2 STATE FARM IL									
	State Farm Fire And Cas Co	25143	IL	\$343,170	4.23%	\$333,114	\$195,325	58.64%		
	State Farm Mut Auto Ins Co	25178	IL	\$496,527	6.11%	\$491,711	\$302,841	61.59%		
	G	Group Totals		\$839,697	10.34%	\$824,825	\$498,166	60.39%		
	3 SAFECO INS GRP									
	American Economy Ins Co	19690	IN	\$40,568	0.50%	\$39,165	\$13,054	33.33%		
	American States Ins Co	19704	IN	\$80,746	0.99%	\$84,751	\$39,298	46.37%		
	American States Preferred Ins Co	37214	IN	\$9,952	0.12%	\$10,120	\$6,123	60.51%		
	First Natl Ins Co Of Amer	24724	WA	\$20,624	0.25%	\$19,709	\$3,651	18.53%		
	General Ins Co Of Amer	24732	WA	\$51,900	0.64%	\$53,639	\$40,177	74.90%		
	Safeco Ins Co Of Amer	24740	WA	\$177,426	2.18%	\$178,877	\$97,735	54.64%		
	Safeco Ins Co Of IL	39012	IL	\$255,889	3.15%	\$257,514	\$154,803	60.11%		
	G	Group Totals		\$637,105	7.84%	\$643,775	\$354,841	55.12%		

Office of Insurance Commissioner

Top 10 Authorized Companies or Groups of Companies

USAA Cas Ins Co

USAA General Ind Co

2006 Washington Market Share and Loss Ratio

Zero Premium and Loss Companies Excluded	Line of	Business	s: Property and Casu	alty Totals (exclude	s Accident and Health)		All Dollars in Thousands
Rank Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
4 ALLSTATE INS GRP							
Allstate Ind Co	19240	IL	\$133,758	1.65%	\$131,772	\$68,425	51.93%
Allstate Ins Co	19232	IL	\$313,631	3.86%	\$322,323	\$177,894	55.19%
Allstate Prop & Cas Ins Co	17230	IL	\$126,454	1.56%	\$120,769	\$70,645	58.50%
Deerbrook Ins Co	37907	IL	\$1,682	0.02%	\$1,430	\$691	48.29%
Encompass Ind Co	15130	IL	\$4,111	0.05%	\$3,995	\$2,282	57.11%
Encompass Ins Co Of America	10071	IL	\$49,046	0.60%	\$51,223	\$32,386	63.23%
First Colonial Ins Co	29980	FL	\$3,791	0.05%	\$2,396	\$1,627	67.88%
Northbrook Ind Co	36455	IL	\$1,857	0.02%	\$2,107	\$1,436	68.13%
Gro	oup Totals		\$634,330	7.81%	\$636,015	\$355,385	55.88%
5 PUBLIC EMPLOYEES							
Pemco Ins Co	18805	WA	\$73,799	0.91%	\$75,256	\$42,142	56.00%
Pemco Mut Ins Co	24341	WA	\$244,055	3.00%	\$245,440	\$146,447	59.67%
Gro	oup Totals		\$317,854	3.91%	\$320,696	\$188,589	58.81%
6 UNITED SERVICES AUTOMOBILE ASN G	RP						
Garrison Property and Cas Ins Co	21253	TX	\$3,022	0.04%	\$1,805	\$1,470	81.47%
USAA	25941	TX	\$166,656	2.05%	\$163,904	\$107,317	65.48%

\$116,024

\$293,938

\$8,237

25968

18600

Group Totals

TX

TX

\$114,466

\$288,118

\$7,943

1.43%

0.10%

3.62%

\$78,261

\$193,221

\$6,173

68.37%

77.71%

67.06%

Office of Insurance Commissioner

Top 10 Authorized Companies or Groups of Companies Zero Premium and Loss Companies Excluded

2006 Washington Market Share and Loss Ratio

Line of Business: Property and Casualty Totals (excludes Accident and Health)

Rank Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
7 Travelers Grp							
Automobile Ins Co Of Hartford CT	19062	СТ	\$9,320	0.11%	\$8,082	\$5,126	63.43%
Charter Oak Fire Ins Co	25615	CT	\$10,882	0.13%	\$11,000	\$3,477	31.61%
Discover Prop & Cas Ins Co	36463	IL.	\$4,396	0.05%	\$4,530	\$1,418	31.31%
Farmington Cas Co	41483	CT	\$21	0.00%	\$46	\$149	322.91%
Fidelity & Guaranty Ins Co	35386	IA	\$370	0.00%	\$577	(\$968)	(167.72)%
Fidelity & Guaranty Ins Underwriters	25879	WI	\$234	0.00%	\$430	\$1,395	324.16%
Northland Cas Co	24031	MN	\$418	0.01%	\$429	\$381	88.76%
Northland Ins Co	24015	MN	\$10,651	0.13%	\$10,463	\$5,908	56.47%
Phoenix Ins Co	25623	CT	\$5,147	0.06%	\$4,292	\$1,712	39.89%
Seaboard Surety Co	22535	NY	\$97	0.00%	\$138	\$608	439.60%
St Paul Fire & Marine Ins Co	24767	MN	\$66,561	0.82%	\$64,994	\$34,864	53.64%
St Paul Guardian Ins Co	24775	MN	\$2,354	0.03%	\$3,063	\$1,956	63.86%
St Paul Mercury Ins Co	24791	MN	\$10,933	0.13%	\$9,828	\$4,225	42.99%
St Paul Protective Ins Co	19224	IL	\$8	0.00%	\$15	(\$17)	(115.89)%
Standard Fire Ins Co	19070	СТ	\$10,324	0.13%	\$10,689	\$4,799	44.90%
Travco Ins Co	28188	CT	\$1,294	0.02%	\$1,360	\$479	35.23%
Travelers Cas & Surety Co	19038	СТ	\$1,523	0.02%	\$1,227	\$3,281	267.27%
Travelers Cas & Surety Co Of Amer	31194	CT	\$40,140	0.49%	\$37,111	\$5,022	13.53%
Travelers Commercial Ins Co	36137	СТ	\$637	0.01%	\$536	\$360	67.20%
Travelers Home & Marine Ins Co	27998	СТ	\$10,222	0.13%	\$9,060	\$7,291	80.48%
Travelers Ind Co	25658	СТ	\$28,194	0.35%	\$27,150	\$5,383	19.83%
Travelers Ind Co Of Amer	25666	CT	\$15,400	0.19%	\$15,520	\$8,456	54.49%
Travelers Ind Co Of CT	25682	CT	\$6,784	0.08%	\$6,995	\$3,082	44.07%
Travelers Property Cas Co Of Amer	25674	CT	\$46,675	0.57%	\$47,741	\$16,697	34.97%
US Fidelity & Guaranty Co	25887	MD	\$1,796	0.02%	\$2,197	(\$1,022)	(46.54)%
Group	o Totals		\$284,382	3.50%	\$277,473	\$114,061	41.90%
8 PROGRESSIVE GRP							
National Continental Ins Co	10243	NY	\$216	0.00%	\$228	\$556	243.84%
Progressive American Ins Co	24252	FL	\$4,894	0.06%	\$7,068	\$2,743	38.80%
Progressive Cas Ins Co	24260	ОН	\$5,782	0.07%	\$6,289	\$1,133	18.01%
Progressive Classic Ins Co	42994	WI	\$49,757	0.61%	\$47,132	\$27,763	58.90%
Progressive Max Ins Co	24279	ОН	\$98,677	1.21%	\$98,722	\$51,930	52.60%
Progressive Northern Ins Co	38628	WI	\$3,369	0.04%	\$5,736	\$2,631	45.88%
Progressive Northwestern Ins Co	42919	ОН	\$92,065	1.13%	\$94,420	\$48,987	51.88%
Progressive Preferred Ins Co	37834	ОН	\$1,225	0.02%	\$2,257	\$1,911	84.67%
United Fncl Cas Co	11770	ОН	\$20,439	0.25%	\$19,127	\$8,811	46.06%
Grou	o Totals		\$276,424	3.40%	\$280,979	\$146,465	52.19%

Office of Insurance Commissioner

Top 10 Authorized Companies or Groups of Companies Zero Premium and Loss Companies Excluded

2006 Washington Market Share and Loss Ratio

Line of Business: Property and Casualty Totals (excludes Accident and Health)

Rank Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
9 BERKSHIRE HATHAWAY							
Central States Ind Co Of Omaha	34274	NE	\$1,893	0.02%	\$1,842	\$50	2.73%
Columbia Ins Co	27812	NE	\$1,395	0.02%	\$1,593	\$523	32.81%
Cornhusker Cas Co	20044	NE	\$13,406	0.17%	\$14,728	\$8,637	58.65%
Geico Cas Co	41491	MD	\$7,755	0.10%	\$8,061	\$4,257	52.80%
Geico General Ins Co	35882	MD	\$110,367	1.36%	\$107,872	\$70,443	65.30%
Geico Ind Co	22055	MD	\$54,150	0.67%	\$53,770	\$33,129	61.61%
General Rein Corp	22039	DE	\$893	0.01%	\$867	(\$214)	(24.67)%
General Star Natl Ins Co	11967	ОН	\$634	0.01%	\$579	\$190	32.81%
Genesis Ins Co	38962	CT	\$153	0.00%	\$931	(\$2,573)	(276.53)%
Government Employees Ins Co	22063	MD	\$51,293	0.63%	\$51,008	\$30,339	59.48%
Kansas Bankers Surety Co	15962	KS	\$59	0.00%	\$41	\$9	22.00%
Medical Protective Co	11843	IN	\$15,896	0.20%	\$16,122	\$859	5.33%
National Ind Co	20087	NE	\$5,809	0.07%	\$5,551	\$1,126	20.29%
National Liab & Fire Ins Co	20052	CT	\$1,976	0.02%	\$1,238	\$294	23.74%
United States Liability Ins Co	25895	PA	\$3,052	0.04%	\$3,039	\$1,033	33.99%
	Group Totals		\$268,731	3.31%	\$267,243	\$148,102	54.87%
10 LIBERTY MUT GRP							
Employers Ins of Wausau	21458	WI	\$2,335	0.03%	\$2,019	\$1,486	73.59%
First Liberty Ins Corp	33588	IA	\$46	0.00%	\$43	(\$172)	(397.19)%
Indiana Ins Co	22659	IN	\$7	0.00%	\$7	\$2,206	29822.36%
Liberty Ins Corp	42404	IL	\$9,045	0.11%	\$9,390	\$6,428	68.46%
Liberty Ins Underwriters Inc	19917	NY	\$11,607	0.14%	\$11,541	\$6,025	52.20%
Liberty Mut Fire Ins Co	23035	WI	\$79,336	0.98%	\$74,168	\$53,413	72.02%
Liberty Mut Ins Co	23043	MA	\$31,303	0.39%	\$29,264	\$22,461	76.76%
Liberty Northwest Ins Corp	41939	OR	\$28,186	0.35%	\$24,720	\$23,684	95.81%
LM Ins Corp	33600	IA	\$25	0.00%	\$20	\$2	9.71%
North Pacific Ins Co	23892	OR	\$60,833	0.75%	\$61,035	\$34,371	56.31%
Oregon Automobile Ins Co	23922	OR	\$13,607	0.17%	\$14,922	\$5,923	39.69%
Wausau Business Ins Co	26069	WI	\$1,772	0.02%	\$1,817	(\$88)	(4.86)%
Wausau Underwriters Ins Co	26042	WI	\$2,482	0.03%	\$2,299	\$2,211	96.19%
	Group Totals		\$240,584	2.96%	\$231,246	\$157,949	67.89%
Тор	Group Totals		\$4,743,841	58.41%	\$4.704.938	\$2,796,368	59.43%
All Othe	er Companies		\$3,378,040	41.59%	\$3,256,895	\$1,769,023	54.32%
	Totals		\$8,121,881	100.00%	\$7,961,833	\$4,565,390	57.34%

⁽¹⁾ Excluding all Loss Adjustment Expenses (LAE)

State of Washington Office of Insurance Commissioner 2006 Washington Market Share and Loss Ratio Line of Business: Title

Top 10 Authorized Companies or Groups of Companies
Zero Premium Companies Excluded

ank Group Name		NAIC Code	DOM	Premiums Written	Market Share	Premiums Earned	Losses Incurred	Loss Ratio
1 FIRST AMN TITLE								
First American Title Ins Co		50814	CA	\$80,101	24.01%	\$77,567	\$4,053	5.23%
Pacific NW Title Ins Co Inc		50970	WA	\$43,867	13.15%	\$44,575	\$1,013	2.27%
United General Title Ins Co		51624	CO	\$38	0.01%	\$37	(\$11)	(30.62)%
	Group Totals			\$124,007	37.17%	\$122,178	\$5,055	4.14%
2 FIDELITY NATL FIN INC								
Chicago Title Ins Co		50229	MO	\$76,374	22.89%	\$72,975	\$4,185	5.74%
Fidelity Natl Title Ins Co		51586	CA	\$18,001	5.40%	\$17,657	\$1,219	6.90%
Security Union Title Ins Co		50857	CA	\$302	0.09%	\$303	\$50	16.42%
Ticor Title Ins Co		50067	CA	\$21,535	6.45%	\$21,255	\$1,133	5.33%
	Group Totals			\$116,211	34.83%	\$112,190	\$6,587	5.87%
3 STEWART TITLE CO								
Stewart Title Guaranty Co		50121	TX	\$41,855	12.54%	\$41,497	\$928	2.24%
	Group Totals			\$41,855	12.54%	\$41,497	\$928	2.24%
4 LANDAMERICA FINANCIAL GRP								
Commonwealth Land Title Ins Co		50083	NE	\$27,962	8.38%	\$30,509	\$1,609	5.27%
Lawyers Title Ins Corp		50024	NE	\$12,748	3.82%	\$12,494	\$1,338	10.71%
	Group Totals			\$40,710	12.20%	\$43,003	\$2,947	6.85%
5 OLD REPUBLIC GRP								
Old Republic Natl Title Ins Co		50520	MN	\$10,853	3.25%	\$10,957	\$79	0.72%
	Group Totals			\$10,853	3.25%	\$10,957	\$79	0.72%
Т	op Group Totals			\$333,636	100.00%	\$329,826	\$15,595	4.73%
All C	ther Companies			\$0	0.00%	\$0	\$0	0.00%
	Totals			\$333,636	100.00%	\$329,826	\$15,595	4.73%

⁽¹⁾Market Share is based on all authorized Washington companies' written premiums.